

## Abstract of the Disclosure

A system for processing a record identifying a liability of a financially responsible party includes an acquisition processor for acquiring a record identifying a portion of a charge related to a service provided to a particular customer by a service provider organization. A data processor identifies a party financially responsible for the charge portion and identifies an account type associated with the charge portion using predetermined rules. The data processor also determines whether an account of the identified type exists for the identified financially responsible party. The data processor also initiates creation of an account of the identified type in response to a determination that an account of that type does not exist. A record processor associates the acquired record with the account of the identified type.